

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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|---------------------------------------|-------------------------------|
| In Re: | : Bankruptcy No. 23-12689-AMC |
| Quiniqua S. Branch | : Chapter 13 |
| Debtor | : |
| | : |
| Westlake Services, LLC d/b/a Westlake | : |
| Financial Services | : |
| Movant | : |
| vs. | : |
| Quiniqua S. Branch | : |
| Debtor/Respondent | : |
| and | : |
| Scott F. Waterman, Esquire | : |
| Trustee/Respondent | : |

MOTION FOR RELIEF FROM AUTOMATIC STAY, UNDER 11 U.S.C. § 362

Movant, Westlake Services, LLC d/b/a Westlake Financial Services, by its Attorneys, Hladik, Onorato & Federman, LLP, hereby requests relief from the Automatic Stay and leave to proceed with its State Court rights provided under the terms of the Vehicle loan contract.

1. Movant is Westlake Services, LLC d/b/a Westlake Financial Services (“Movant”).
2. Debtor, Quiniqua S. Branch (“Debtor”) filed a Petition for Relief under Chapter 13 of the Bankruptcy Code on September 08, 2023.
3. Debtor, Quiniqua S. Branch, purchased a 2018 Chevrolet Equinox LT, 2WD, VIN# 3GNAXJEV5JL129213 (the “Vehicle”) pursuant to a Retail Installment Contract and Security Agreement dated March 13, 2021 in the original principal amount of \$15,602.00 (the “Contract”), a copy of which is attached to Movant’s Proof of Claim #2 on the Claims Register.
4. Scott F. Waterman, Esquire is the Trustee appointed by the Court.
5. Movant is the holder of a security interest in the aforesaid Vehicle, which interest has been perfected through notation on the Pennsylvania Certificate of Title. A true and correct copy of the Lien and Title Information Report is attached to Movant’s Proof of Claim #2 on the Claims Register.

6. Movant has not received the following monthly post-petition payments:

Regular Monthly Payments 10/12/2023 – 01/12/2024 (\$325.60/each).....\$1,302.40
Attorney's Fees/Costs of Motion:.....\$688.00
Total Amount Due:.....\$1,990.40

7. The approximate value of the Vehicle as per the J.D. Power Official Used Car Guide is \$12,775.00 (Average Trade-In value).

8. The approximate total amount necessary to pay off the Vehicle as of January 18, 2024 is \$16,130.94.

WHEREFORE, Movant respectfully requests that this Court enter an Order:

a. Modifying the Automatic Stay under 11 U.S.C. § 362 of the Bankruptcy Code with respect to the Vehicle as to permit Movant to repossess on its Contract and allow Movant or any other purchaser at auction to take legal or consensual action for enforcement of its right to possession of, or title to; and

b. Granting any other relief that this Court deems equitable and just.

Respectfully Submitted,

Date: 01/19/2024

/s/ Sarah K. McCaffery, Esquire
Sarah K. McCaffery, Esquire
Hladik, Onorato & Federman, LLP
Attorney I.D. # 311728
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521
Email: smccaffery@hoflawgroup.com